

## UNITED STATES BANKRUPTCY COURT District of Wyoming

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/13/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Susan Carole Wieser  
41 W 4th  
Sheridan, WY 82801

Case Number:  
10-20382

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-8928

Attorney for Debtor(s) (name and address):

Susan Carole Wieser  
41 W 4th  
Sheridan, WY 82801  
Telephone number:

Bankruptcy Trustee (name and address):

Randy L. Royal  
P.O. Box 551  
Greybull, WY 82426  
Telephone number: 307-765-4433

### Meeting of Creditors

Date: **June 1, 2010**

Time: **11:00 AM**

Location: **2nd Floor Public Meeting Room, New Building Sheridan Courthouse, Burkitt Street, Sheridan, WY 82801**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/2/10**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

2120 Capitol Avenue #6004  
Cheyenne, WY 82001-3633  
Telephone number: 307-433-2200

#### For the Court:

Clerk of the Bankruptcy Court:  
Tim J. Ellis

Lobby Hours: Monday-Friday 8:30AM-12:00PM 1:00PM-4:00PM  
Website: [www.wyb.uscourts.gov](http://www.wyb.uscourts.gov)

Date: 4/13/10

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Translating Services	Language interpretation of the meeting of creditors will be provided to the debtor at no cost, upon request to the trustee, through a telephone interpreter service. Persons with communications disabilities should contact the U.S. Trustee's office to arrange for translating services at the meeting of creditors.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# Certificate of Service Page 3 of 3

## CERTIFICATE OF NOTICE

District/off: 1089-2  
Case: 10-20382

User: jakcrt  
Form ID: B9A

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Apr 13, 2010

The following entities were noticed by first class mail on Apr 15, 2010.

db	+Susan Carole Wieser,	41 W 4th,	Sheridan, WY 82801-3610
tr	+Randy L. Royal,	P.O. Box 551,	Greybull, WY 82426-0551
ust	+US Trustee,	308 West 21st Street, 2nd Floor,	Cheyenne, WY 82001-3663
870863	+AFNI,	PO BOX 3097,	BLOOMINGTON, IL 61702-3097
870864	+CACH LLC/COLLECT AMERICA,	370 17TH ST STE 5000,	DENVER, CO 80202-5690
870867	+COLLECTION PROFESSIONALS,	29 N CONNOR ST,	SHERIDAN, WY 82801-4306
870866	+Citco Federal Credit Union,	502 North Main,	Sheridan, WY 82801-3631
870872	+SHERIDAN COMMUNITY FCU,	141 S GOULD ST,	SHERIDAN, WY 82801-6305
870873	+SHERIDAN COUNTY COURT,	224 S MAIN ST # B-7,	SHERIDAN, WY 82801-4833

The following entities were noticed by electronic transmission on Apr 13, 2010.

smg	EDI: IRS.COM Apr 13 2010 17:58:00	Internal Revenue Service,	5353 Yellowstone Road,
		Room 204A, Attn: SPP,	Cheyenne, WY 82009
870865	+EDI: CAPITALONE.COM Apr 13 2010 17:58:00	CAPITAL ONE,	PO BOX 30281,
		SALT LAKE CITY, UT 84130-0281	
870868	+EDI: RCSFNBMARIN.COM Apr 13 2010 17:58:00	CREDIT ONE BANK,	PO BOX 98873,
		LAS VEGAS, NV 89193-8873	
870869	+EDI: RESURGENT.COM Apr 13 2010 17:58:00	LVNV FUNDING, LLC,	PO BOX 10497,
		GREENVILLE, SC 29603-0497	
870870	+EDI: MERRICKBANK.COM Apr 13 2010 17:58:00	MERRICK BANK,	PO BOX 5000,
		DRAPER, UT 84020-5000	
870871	+E-mail/Text: bankruptcy@rsiwy.com	ROCKY MOUNTAIN RECOVERY,	
		400 E 1ST ST STE 312,	CASPER, WY 82601-2561
870874	+EDI: WFFC.COM Apr 13 2010 17:58:00	WELLS FARGO FINANCIAL CARDS,	3201 N 4TH AVE,
		SIOUX FALLS, SD 57104-0700	

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2010

Signature:

